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Follow-up to the Fourth World Conference on Women and to the twenty-third special session of the General Assembly, entitled "Women 2000: gender equality, development and peace for the twenty-first century": implementation of strategic objectives and action in critical areas of concern and further actions and initiatives: financing for gender equality and the empowerment of women

Statement submitted by To Love Children Educational Foundation International, a non-governmental organization in consultative status with the Economic and Social Council

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

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Statement

The theme for the Fifty-Second Commission on the Status of Women, "Financing for gender equality and the empowerment of women," starts with education of girls and women. The working assumption of our Non Governmental Organization is that along with financing the path to gender equality, empowerment is through a sustainable educational development policy. To Love Children Educational Foundation International Inc. (TLC) has founded a Micro Finance institution called Women Organization Micro Finance Education Network (WOMEN). WOMEN presents a variation on the micro loan success by including ongoing educational development opportunities to ensure business growth. To build empowerment once a loan is provided, an evaluation and monitoring system tracking the business learning needs for women minimizes failure.

WOMEN believes that its holistic and non-traditional educational approach to microfinance is the solution to changing the paradigm and breaking the cycle of poverty. WOMEN's founding fundamental precept is: The welfare of the woman customer and her family is paramount over any other need of the organization.

Micro-credit programs have come to realize that women are better credit risks and are more effective agents for the economic improvement of the family than men. WOMEN believes that focusing on women as customers for micro-loans, savings and other financial products, educating them in basic business practices, HIV/AIDS prevention, crisis management training, personal health management, and providing their at-risk girl child with an education should be a right, not a privilege.

While WOMEN will never absolutely require repayment of loans, we will strive to maintain an economically sustainable portfolio using sound lending practices. In addition, we will seek to minimize defaults and maintain positive financial success using a preference-to-lend approach based upon the community or group model. WOMEN recognizes that no group will be able to pressure or force any single woman from a group for nonpayment. Women's groups should learn business lessons from each other, collaborate on business projects, and when any woman is struggling to repay her loan help locate the solutions for her economic success. This is in addition to WOMEN's commitment to educate and to stand by any woman in need.

WOMEN's Model

Background

Mission of To Love Children: To educate the girl child in the developing world, by creating sustainable educational development opportunities that enable girls to break the cycle of poverty.

Case Study

The successful support and funding of Future Victory School (Uganda) sustainable development poultry project, initiated by the school in partnership with TLC from 2004-2005, provided a reliable

model for developing and sustaining a micro finance project for single mothers who test positive for HIV/AIDS. For WOMEN, being HIV-positive doesn't mean ignoring a woman's human potential. To Love Children's position statement wish is to open the debate on policy formulation. Our idea centers on the assumption that the foundation to ending poverty, employment, financing and empowering women, first needs a sustainable educational infrastructure that is tied into sustainable opportunity.

The most vulnerable groups in Africa are the girls whose parents have died of HIV/AIDS, and the mothers that remain are struggling for their daughters' best educational interests. These single mothers are further stigmatized due to their health insufficiency. To Love Children offers to this august Commission as solutions to this complex issue the following goals:

- Teach practical business skills of running a business to women affected by HIV/AIDS.
- Train women in 'Poultry Farming Methods' as one example in order to also promote health and nutrition.
- Demonstrate to women that they can remain independent by focusing on the financial development of women and girls regardless of their health status.
- Eradicate the stigmatization of HIV-positive women by creating national policy promoting micro financing for this class of women.
- Mount a national campaign so the society will learn to believe that women who are HIV-positive will be able to stand and perform.

Rural Outreach

Many stakeholders believe that large institutions, such as commercial banks, will take too long to reach rural areas and that support should be given to the many smaller microfinance institutions already located in rural areas. These stakeholders believe that the small institutions have a true desire to innovate and find ways to reach very poor agricultural communities and offer the best solution for rural microfinance. As a small microfinance organization, WOMEN will be well postured to reach rural areas quickly. Further, one of the driving motivators for WOMEN's existence is to provide lending, financial services and products, and education to those women most in need. WOMEN is prepared to work in the northern rural areas of Uganda where over 20 years of insurgency has created financial ruin on top of the other calamities resulting from war.

Poor women are traditionally underserved in terms of financial and educational services. WOMEN's customers will be extremely poor females in rural areas who often reside in Internally Displaced Persons (IDP) camps. These women are not in an economic position to secure funding from traditional financial institutions. Many may also be unable to secure funds from existing microfinance companies and may be considered "unbankable". The beneficiaries of this program will also include the girl children of women who receive micro-loans, who will take part in WOMEN's educational programs.

Project Implementation

A simple cost-benefit analysis done by To Love Children has determined that:

- This is a practical training and income generating initiative whose goal is to minimize cost and maximize profits and returns for women.
- The beneficiaries are involved at every stage of the process.
- Women are given the same opportunities as men.
- Policymakers as well as decision makers need to be sensitized to an education-based approach.
- TLC and beneficiaries receive ongoing training.
- A proper monitoring and evaluation system is put in place, to ensure that the project is self-sustaining.
- All data collected will first be approved by Institutional Review Boards and by the government to ensure all ethical precautions are taken to safeguard the women.

Conclusion

The key is effective and ethical evaluation and monitoring and education management, an education based approach to empowering woman that includes economic growth opportunities. Opportunities need to have a high cost-benefit ratio as well as be a practical solution in the 21st century marketplace. Women beneficiaries when united, are able to break the cultural silence and taboo about their status if infected with the HIV/AIDS virus. To Love Children believe that when women are given health prevention education, and micro business opportunities they can become avenues in obtaining empowerment. Empowerment occurs in the building of a sense of ownership for every woman. Empowerment that comes with education, and ethical concerns will not only reach the most vulnerable women but will have a positive effect on society as well.